

EXHIBIT NO. 5

*Begging for a critically
overdue bill to be
paid*

Subject: [Fwd: AT&T Emergency]

Date: Thu, 23 Nov 2000 07:52:53 -0500

From: Larry McPhillips <larrymcp@ccnow.com>

Organization: CCNow - The Online Retailer

To: Bill Rivard <brivard@innuity.com>

CC: pat@ccnow.com

Bill,

I called you about this over a week ago.

***** PLEASE ***** make absolutely sure that AT&T receives the payment Monday, without fail.

This is absolutely essential. I would like you to call me on Monday or E-mail me, and promise me that our AT&T service will not be cut off due to inattention by Finance.

This is extremely important.

I insist that you handle this matter immediately.

Please, please, please make sure that AT&T receives the payment. We need this to be at the very top of your list.

If you want us to handle it, please let me know first thing Monday and I will take over.

**** URGENT ****

- Larry McPhillips
CCNow

Subject: AT&T Emergency

Date: Wed, 22 Nov 2000 16:40:26 -0500

From: Pat Tiger <pat@ccnow.com>

Organization: CCNow - The Online Retailer

To: larry@ccnow.com

I just got a call from Stanley at AT&T, calling about that past due balance on our bill of \$2,888.03. He is hoping to avoid a service interruption. I am tempted to call them and have the charge put against our American Express bill, but do we know if that has been paid current?

I gave Stanley Bill Rivard's number, and also called Bill and left a message. Do you want me to write a check and FedEx it to AT&T on Friday?

Subject: Re: Suddenly Innuity

Date: Fri, 12 Jan 2001 10:20:51 -0600

From: Larry McPhillips <larrymcp@ccnow.com>

Organization: CCNow - The Online Retailer

To: Mary Kay Bowman <mkb Bowman@innuity.com>,

Edward Hechter <ehechter@innuity.com>,

Jessica McIntosh <jmcintosh@innuity.com>, Mary Dedrick <mdedrick@innuity.com>,

Sue Misukanis <smisukanis@innuity.com>

CC: Dean Sinatra <dsinatra@innuity.com>

Kay forwarded an example (see below) of several of the E-mails and phone calls we're receiving. Our clients had never heard of Innuity, and most of the callers appear to be perceiving this as an overnight takeover by a new company.

The CSRs took several calls and E-mails from clients who are worried about the sudden takeover, and asking "Who the [heck] is Innuity", "What happened to my money", etc.

This happened because the System Maintenance page that was installed yesterday (<http://207.244.93.81>) has Innuity's logo on it.

Are we correctly managing this situation with regard to Innuity's good name? The perception is that Innuity took over the company and abruptly shut down the web site.

- Larry McPhillips

Subject: Demand for Payment

Date: Fri, 12 Jan 2001 09:39:11 -0600

From: Carol Morley <sonoranbounty@sonoranbounty.com>

To: service@ccnow.com

You have got to be kidding. Right after the holidays, and after endless months and months -- no, at least a year -- of promises to change your shipping settings -- you are now bailing out? No way. We demand our sales receipts in full immediately. We will not be challenged in this, and we will not be switched to another company without consent. Deposit the full amount of our earnings in our bank account immediately.

Sonoran Bounty
<http://www.sonoranbounty.com>

Client reaction to
Innuity taking 4 days
to restore service
after a security breach

Subject: Re: Voice-mail full again

Date: Mon, 19 Feb 2001 10:06:57 -0500

From: Larry McPhillips <larrymcp@ccnow.com>

Organization: CCNow - The Online Retailer

To: Mary Kay Bowman <mkb Bowman@innuity.com>,

Mary Dedrick <mdedrick@innuity.com>, Edward Hechter <ehechter@innuity.com>, Janine Shovein <jshovein@innuity.com>

CC: Pat Tiger <pat@ccnow.com>

BCC: Jason Eppert <jeppert@innuity.com>, Richard Lyons <rlyons@innuity.com>,

Larry McPhillips <larrymcp@ccnow.com>

Please be advised that CCNow's chargeback ratio will increase if this repeated problem continues to occur.

If callers cannot leave a message in voice-mail, most of them will immediately call their credit card company and charge back the item.

Anything that increases our chargeback ratio jeopardizes our business model, so this is a critical matter.

It is absolutely essential to empty the voice-mail three times a day, 365 days a year, without fail, no matter what. I would urge the company not to let this happen again.

Regards,

- Larry McPhillips

Subject: voicemail

Date: Mon, 19 Feb 2001 09:21:28 -0500

From: Pat Taylor <pat@ccnow.com>

Organization: CCNow -The Online Retailer

To: jshovein@innuity.com, jeppert@innuity.com, larry@ccnow.com

Our voice mail boxes were full again this weekend, and callers were unable to leave messages. No messages were pulled after 5:30 on Friday afternoon.

*Critical understaffing
causes business
emergency. This
particular problem
occurred repeatedly.*

Subject: Re: Voice Mail problems

Date: Mon, 26 Feb 2001 11:30:43 -0600

From: Larry McPhillips <larrymcp@ccnow.com>

Organization: CCNow - The Online Retailer

To: Mary Dedrick <mdedrick@innuity.com>,
Mary Kay Bowman <mkb Bowman@innuity.com>

To Mary & Mary Kay,

This voice-mail problem has now occurred every single weekend since we transitioned the function to Minneapolis. I feel strongly enough about this that I feel I should bring it to your attention.

This is an example of something that is both (1) important and (2) easy to do; but somehow we're once again not devoting real attention to the issue. So as a result we're once again screwing up a business-critical task.

I'm wondering if there's a better way for me to communicate urgent matters such as this to management? This is the same type of problem that led to the security blow-up: Larry knows which issues are business-critical, and he reminds everyone at every opportunity, but he couldn't seem to get the point across until a disaster occurred.

Is there a better way for us to get those top-critical issues on management's agenda?

- Larry McPhillips

Subject: Re: Voice Mail

Date: Mon, 26 Feb 2001 11:19:14 -0600

From: Larry McPhillips <larrymcp@ccnow.com>

Organization: CCNow - The Online Retailer

To: Jason Eppert <jeppert@innuity.com>
CC: Janine Shovein <jshovein@innuity.com>

Jason et al,

As requested previously, please be sure to find a solution to this problem (which has now occurred three or four times). If you continue to let the voice-mail fill up, then eventually CCNow's chargeback ratio will increase and we will be in jeopardy of losing our merchant account.

When our Delaware staff was checking the voice-mail, this problem did not occur because we assigned someone to check it (morning, noon, and night) 7 days a week, 365 days a year.

I once again urge you to come up with a staff schedule for emptying the voice-mail (even from home on weekends) which will prevent this from happening again. It is very important.

*Seriousness of
Innuity management's
ignoring urgent
priorities*

If you've ever had the experience of wanting to leave a voice-mail message for a company whose office was closed, only to be burdened with the task of having to call back another day, you probably know that a company like that usually ends up looking like some two-bit operation that can't be bothered to offer anything more than mediocre customer service.

That is the image we perpetrate to callers who hear the "mailbox is full" message on weekends or holidays. Please find a way to schedule sufficient staff to clear those messages. If we fail to do this, we risk our business model, our customer service reputation, and our solid-as-a-rock corporate image.

- Larry McPhillips

Jason Eppert wrote:

>
> *We cleared Out Voicemail Boxes on Sunday until Noon.*
>
> -----Original Message-----
> *From: Patricia Tiger*
> *Sent: Monday, February 26, 2001 8:24 AM*
> *To: Janine Shovein; Jason Eppert; larry@ccnow.com*
> *Subject: Voice Mail*
>
> *The voice mail boxes are again completely full. Customers and clients*
> *have been unable to leave messages over the weekend.*

Subject: Phone bill clarification

Date: Mon, 26 Mar 2001 13:46:33 -0500

From: Larry McPhillips <larrymcp@ccnow.com>

Organization: CCNow - The Online Retailer

To: Bill Rivard <brivard@innuity.com>

Hi Bill-

Just to let you know: The AT&T bill that is overdue does have an effect on the CCNow phones in Minneapolis.

In case you were under the impression that it only affected the soon-to-be-closed Maryland office, that is not correct.

It carries the toll-free 800 numbers that all clients and customers call, which currently ring in Minneapolis.

Thanks! Just wanted to recommend that we pay that bill promptly, or risk having the CCNow phones cut off from the outside world.

- Larry

*Allowing a critical
vendor's bills to
go unpaid again*

*Begging for a***Subject: Call from American Express****Date: Tue, 03 Apr 2001 10:15:32 -0400****From: Larry McPhillips <larrymcp@ccnow.com>****Organization: CCNow - The Online Retailer****To: Mary Kay Bowman <mkb Bowman@innuity.com>, Bill***long-overdue bill to
be paid to avoid
a business shutdown*

Mary Kay, Bill,

I received a call from American Express yesterday, and wanted to give you an update. They are calling about the balance on the CCNow AmEx account, which is now overdue. I believe the total due is around \$21,000.

We'll need to pay that immediately, in order to avoid the business-critical problems that will occur when AmEx shuts off the account.

Please refer to my earlier message below for a description of those problems.

Thank you! Bill, if you approve, we can send a payment to AmEx directly from this office as we've done in the past.

- Larry McPhillips

Larry McPhillips wrote:

>
> This is an issue that will cause the CCNow product to shut down
> if we don't address it quickly.
>
> I would recommend paying the overdue American Express bill
> very soon. If AmEx decides to suspend the account, then three
> of our critical vendors which bill to AmEx (BusinessOnline,
> CAIS, and JFAX) would suspend their services.
>
> - BusinessOnline is a critical vendor because (1) they handle
> the incoming E-mail for CCNow; and (2) they hold the pointer
> for the "ccnow.com" domain. Both of these functions are
> scheduled to be moved to Minnetonka but that has not yet been
> finished.
>
> - CAIS is a critical vendor because they provide the
> connectivity to our credit card transaction processor
> machine. This function is scheduled to be moved to
> Minnetonka but that has not yet been finished.
>
> - JFAX is a critical vendor because their secure-fax service
> is used to handle the authorization of our high-dollar,
> high-revenue orders.
>
> Please let me know if you need any further clarification of
> these issues. If Bill Rivard approves, we can write a check
> directly to American Express from this office as we've done in
> the past. The amount due is \$22,000.
>
> - Larry McPhillips

Subject: [Fwd: poor service/communication]

Date: Wed, 09 May 2001 14:27:06 -0400

From: Pat Tiger <pat@ccnow.com>

Organization: CCNow - The Online Retailer

To: Mary Kay Bowman <mkb Bowman@innuity.com>,
Jena Pellicci <jpellicci@innuity.com>, Larry McPhillips <larrymcp@ccnow.com>,
Janine Shovein <jshovein@innuity.com>, Jason Eppert <jeppert@innuity.com>

Third complaint from this client about lack of response. I forwarded the others earlier (last week).

Subject: poor service/communication

Date: Wed, 9 May 2001 13:52:03 -0400 (EDT)

From: "Pc-M Sales" <sales@pc-mobile.net>

To: tigerp@ccnow.com

We still have not got any response.

Anyone get this mail and give us an answer?

>Date: Fri, 04 May 2001 12:48:08
>To: "Pat Taylor" <pat@ccnow.com>
>From: Pc-M Sales <sales@pc-mobile.net>
>Subject: poor service/communication
>
>Have you all gone off on holiday?
>
>>Date: Thu, 03 May 2001 10:47:37
>>To: "Pat Taylor" <pat@ccnow.com>
>>From: Pc-M Sales <sales@pc-mobile.net>
>>Subject: poor service/communication
>>
>>Re:57-3086
>>
>>We wrote TWICE (through online contact) why the above appeared
>>as customer inquiry in our account statement but there was no reply.
>>Now it has disappeared and STILL no explanation.
>>
>>Get your act together and let us know WHAT HAPPENNED.
>>
>>Ronald Cheung
>>
>
Pc-Mobile Sales
<http://pc-mobile.net>

*Innuity not answering
customer e-mails
after 5 days*

Subject: This morning's balance

Date: Fri, 18 May 2001 10:34:53 -0400

From: Larry McPhillips <larrymcp@ccnow.com>

Organization: CCNow - The Online Retailer

To: Bill Rivard <brivard@innuity.com>

Hi Bill,

Just wanted to let you know the balance that came out of the daily recon process this morning. It is:

-\$775,440.00

This is the lowest (i.e. most negative) balance we've ever attempted to run with. Just thought I would let you know, because we've got a real risk of checks bouncing with the balance so far in the hole. I'd highly recommend doing a 3rd transfer of \$200K in order to safeguard against such an occurrence.

- Larry McPhillips

*Checking account
ledger balance
approaches*

-\$1 million

(negative)

Subject: Details: Insufficient Funds last night

Date: Sat, 02 Jun 2001 12:08:35 -0400

From: Larry McPhillips <larrymcp@ccnow.com>

Organization: CCNow - The Online Retailer

To: Bill Rivard <brivard@innuity.com>, Mary Kay

BCC: Larry McPhillips <larrymcp@ccnow.com>

*Major problems
with client payments*

Bill, Mary Kay,

Here are more details about the cash problem in the CCNow checking account that occurred on Friday night.

First, I noticed that as of Saturday morning, we're running with a ledger balance of -\$1,471,534.00 (that's negative 1.4 million dollars). If I may be frank here: that's very irresponsible. We had all the numbers in front of us prior to the check run, and we knew that we had to return at least \$870,000 back to the CCNow checking account in order to meet CCNow's financial obligations over the next few business days. Why did we even try to send out money before transferring the \$870K?

Furthermore I believe this practice is also highly illegal, as it may constitute check kiting.

We must correct this situation immediately on Monday morning, and in the future we must not try to run the business that way.

Bill, let me know if this would be helpful: In the future, would you like me to send advance "cash-needed" estimates a week ahead of time, if it appears that we need to return cash back to the CCNow account?

That would provide several days' advance notice, which hopefully would give enough time to transfer the cash.

It would only be necessary to do this if we continue the practice of transferring clients' money out of the CCNow checking account. If we're able to one day discontinue that practice, then this type of problem will no longer occur.

I called the bank on Saturday morning and got some further details about the bounced items. It looks like this affected about 191 of the Direct Deposit payments that went out to clients. Those payments bounced, and those clients will not receive their Direct Deposit payments on time.

(FYI: one of those 191 payments that bounced was the \$37,524.00 ACH to Corporate for the cashier's checks.)

We'll need to take the following actions on Monday to assure minimal fallout from this cash problem:

- (1) Transfer the \$870,000 that's needed, as an immediate wire transfer in the morning.
- (2) Coordinate the re-transmit of the bounced DirDep payments w/ the bank (I'd be glad to help with this mini-project, in case it requires some fast

one-time programming, or an analysis of the bounced payments)

(3) Send out the wire transfer payments (assuming that L.A. sent the corrected wire transfer document to Bill).

Please be advised that if we don't transfer the needed cash back to the CCNow account on Monday morning, we have an EXTREMELY HIGH RISK OF CHECKS BOUNCING on Monday night. The balance in the checking account is only \$68,000. Quite simply, that's nowhere near enough money to assure that the checks will clear on Monday night.

- Larry McPhillips

Subject: Re: Past invoices

Date: Wed, 06 Jun 2001 15:22:15 -0400

From: Larry McPhillips <larrymcp@ccnow.com>

Organization: CCNow - The Online Retailer

To: Bill Rivard <brivard@innuity.com>

Bill,

Can you give me an update on when the VersaCon invoices will be paid? My financial situation is getting very tight because I have not been paid in two months.

(The last payment received was on June 9th).

The current due amount is \$31,676.05. Thanks in advance for any information you can give.

- Larry McPhillips

*Begging for my
consulting services
to be paid*

Subject: Cash Transfer computation for Saturday's check run

Date: Wed, 13 Jun 2001 17:48:54 -0400

From: Larry McPhillips <larrymcp@ccnow.com>

Organization: CCNow - The Online Retailer

To: Bill Rivard <brivard@innuity.com>, Mary Kay Bowman <mkb Bowman@innuity.com>

Hi Bill & Mary Kay,

As discussed, here is my advance computation of the cash needed to be transferred back to the CCNow account in order to meet the needs of Saturday's check run.

The "Executive Summary" is:

A - We'll need to transfer \$471,000 in order to assure that no payments bounce on Monday night. The cash must reach the CCNow account no later than Monday morning.

B - Or, if you want to count on Monday night's receipts being posted to the account prior to any debits posting, then the amount needed is \$271,000.

** Plan B is dangerous, however. Let me know if you are thinking of Plan B and I'll provide more details and caveats. **

Here's the detailed numbers involved in the computation, in case you want to see the work.

(1) The Saturday check run is estimated to be no more than \$1,615,006.22. (The low end estimate is \$1,505,000.00.)

(2) Of that, we estimate the following payment type breakdown:

\$613,702	Direct Deposit & Cashier's Checks
\$306,851	Wire Transfers
\$694,453	Regular Checks

(3) Our rule-of-thumb margin for a "safe" negative ledger balance the day after a check run is -\$650,000, in order to prevent bounced payments. Going below that figure puts us into trouble territory.

(4) Today's ledger balance is \$9000.

(5) I estimate that the ledger balance on a non-Monday is by \$125,000 each day. That gives us an estimated balance of \$384,000 after the Friday night bank pro

So after running the check run, the Monday morning balance would be -\$1,121,000 prior to transferring. In order to bring this to the -\$650,000 "safe" level cash transfer needed is \$471,000.

Please be sure to execute the \$471,000 cash transfer no later than Monday morning, in order to avoid bounced payments this check run.

Observe the elaborate shenanigans to determine

"how negative can the balance go" to try to avoid bounced checks

Subject: Note on cash balance & checks clearing
Date: Tue, 03 Jul 2001 10:42:09 -0700
From: Larry McPhillips <larrymcp@ccnow.com>
To: Bill Rivard <brivard@innuity.com>
CC: Mary Kay Bowman <mkbowman@innuity.com>

Bill,

It looks like over the next few days, the risk of CCNow client checks bouncing is moderate to moderate-high, depending on velocity. In order to reduce this risk, it looks like we should transfer around \$150,000 back to the CCNow account before close of business today.

The bank balance is currently \$83,000. Just as an example, a total of \$84,000 in checks cleared last night. So we could be in jeopardy tonight and for the next few nights.

I'd recommend (actually, strongly recommend) the \$150,000 wire transfer today in order to assure a low risk of bounced checks.

Regards,
- Larry McPhillips

*Account balance is
down to \$83,000.
(Outstanding checks
were around
\$1.5 million!)*

Subject: Non-Compete Issues

Date: Wed, 11 Jul 2001 14:30:21 -0400
From: "Dean Sinatra" <dean.sinatra@home.com>
To: <larry@versacon.com>
CC: <creynolds@stanfordkeene.com>

Larry,

A couple of thoughts on the non-compete to exchange with you Attorney:

(1) Innuity is currently in breach of contract. The second agreement you signed should be no issue. If your Attorney agrees, you'll have to formalize a legal letter to Innuity informing them of the breach of contract and resigning your consultancy status with Innuity...of course they still owe you money for your services rendered...

(2) IF the second contract states that it overides the existing agreement from a non-compete standpoint, than you are in a good shape. This would mean that Innuity is in breach and therefore the overriding non-compete not enforceable....

(3) The current condition of Innuity as a company and your views on why you left Innuity in the first place may be important. You were promised certain things that were never realized, and you were not treated very well. This in itself may be breach of the agreement. Not to mention the fact that Innuity leadership has driven your stock value down to very little and your long term prospects of any real liquidity are in jeopardy.

(4) At the end of the day, you must be able to make a living. If Innuity sold you a bag of goods (post-acquisition), treated you poorly, forced your hand on a resignation, and than used your expertise on an ongoing basis without remitting payment to you and even bounced checks, that Innuity is in breach and you now have the right to make a living.

I'm keeping my fingers crossed that your second agreement overides the first agreement and you can claim breach of contract based on Innuity's inability to meet their end of the financial obligations for your services. Either way, they will still have to pay you the \$35k, they just will have a hard time enforcing a non-compete on a contract that was intentionally breached by Innuity in the first place.

Dean

Dean Sinatra, the
VP at Innuity who put
the CCNow deal together,
says I was "sold a bag
of goods" by his company.

Subject: Fwd: No response to client

Date: Fri, 30 Nov 2001 22:31:55 -0500

From: Larry McPhillips <larrymcp@ccnow.com>

Organization: CCNow - The Online Retailer

To: Mary Kay Bowman <mkbowman@innuity.com>

MKB,

Here's a forwarded message (see attachment) from another client who hasn't received a response to his question.

This is the 3rd time in a few weeks that I've heard the complaint, which probably means that the problem is real.

You may want to look into this problem, as it would represent a long-term danger to the profitability of the company if we get a reputation for bad customer service.

- Larry MCP..

*Innuity not answering
customer e-mails
after 7 days*

Subject: WHY SUCH BAD TREATMENT FROM CCNow !!! (I

Date: Thu, 29 Nov 2001 16:28:35 +0000

From: "Cheap CDGames 'R' Us" <cheap_cdgames_r_us@hotmail.

To: service022@ccnow.com, pat@ccnow.com, support@ccnow

Account : Cheapcds

To whom it may concern,

I'm pretty appalled at the slow response to my e-mail. I've sent you guys 2 emails prior to this, and yet there is no response at all from CCNow. Previously, when the old management was in charge, the response was 1 business day, and I would get my problems solved. However, now it is more than a week and there is still no response from any of your representative.

My first mail to you was on the 22nd November, 2001 and my second email to you was on the 27th November, 2001. We need your reply to know that everything that we requested for is being processed so that we can beat the deadline to submit in my Personal Income Tax by 15th December, 2001.

Below is the message I sent to you on the 27th November, 2001.

Account : Cheapcds

I'm pretty dissapointed with the "SILENT TREATMENT" accorded to me. I've been your client since April, 2000, and I believe I'm entitled to some form of priority in terms of e-mail replies. Normally, your customer service would reply within 1 business working day, but my previous email that was sent on the 22nd November, 2001 has yet to be answered.

Below was my previous email sent to support@ccnow.com on the 22nd November, 2001.

To Whom It May Concern:

We would like to request the following from CCNow :

1. An official CCNow letterhead with the following contents to be typed exactly as stipulated below. This official CCNow letterhead is to be used by us for Personal Income Tax purposes in our country.

---- Content Of Letter Starts Here (We need this letter to be printed on official CCNow letterhead)

Date : < Please fill in the date as of when the letter is sent out to us >

To Whom It May Concern:

Please be informed that Mr. Soo Kean Lim has been operating his business transactions with customers using CCNow as their credit card processing merchant since April, 2000.

From the month of his business inception, he has achieved an average income of USD\$4,000.00 per month. His business account with us remains to be active with customers' transactions until now.

We hope this letter would serve as proof for his total business income with us.

Yours truly,

.....
(Please fill CCNow Official's Name)
(Please fill his/her Designation)

---- Content Of Letter Ends Here

2. A copy of our printed business statement (Amount and Date of Transactions) from the date we commenced business until current. This is used by us as supporting document that our business transactions do tally with our average monthly business income. We would want the business statement to be printed on CCNow's official letterhead as well.

Please put in the name of business client as "Soo Kean Lim" AND NOT "Cheapcds" because this statement is used for Personal Income Tax purpose in our country and the reference is to the business owner.

We really hope you can assist us at your soonest convenience by having your company's letterhead with the statement and letter of contents typed as stipulated above and sent to the address below.

Mr. SOO KEAN LIM
25, Jalan SS4D/16,
Taman People's Park,
47301 Petaling Jaya,
Selangor D.E.,
MALAYSIA.

We hope that you can send out the copy of statements and letter by Express Mail (This could be Priority Delivery by DHL, American Express, UPS). We would absorb the cost of shipping. Just debit our account for the cost involved. I need to submit in my Personal Income Tax by the 15th December, 2001 in our country, and with each passing day, I'm afraid of not being to put in my Income Tax Declaration on time.

Please reply to us with confirmation so we know when to expect delivery of the mail.

Best Regards.
Soo Kean Lim

Get your FREE download of MSN Explorer at <http://explorer.msn.com>

Subject: Cash situation, CCNow checking acct

Date: Sat, 19 Jan 2002 10:56:29 -0500

From: Larry McPhillips <larrymcp@ccnow.com>

To: Mary Kay Bowman <mkbowman@innuity.com>

Mary Kay,

Hmmm, this does not look good. I'd like to point out the fact that we are in considerable danger of checks bouncing.

The available balance in the CCNow account is \$72,588. We routinely have days where the total checks clearing is greater than that amount. (Recent examples are Dec. 15, Jan. 1, Jan. 10, Jan. 16) So I think we've gotta transfer some major cash to the account on Monday morning.

Additionally, I notice that the total wire transfer amount that Ann deducted on Friday was \$283,015. This implies that had she finished all of the wires that day, our account balance would have been insufficient to cover even last night's checks.

I think we need to transfer at least \$200,000 on Monday morning in order to make sure no client checks bounce over the next few days.

- Larry MCP.

CCNow Processing wrote:

```
>
> Daily CCNow Bank Recon figures for Sat, 01/19/2002:
>
> Total checks that cleared: $47,839.48
>
> "Available balance" from bank: $72,588.00
>
> Outstanding checks as of today: $942,148.00
>
> Computed ledger balance: -$869,560.00
```

*Major check-kiting
problems continue
into 2002*